

B6 Summary (Official Form 6 - Summary) (12/07)

**United States Bankruptcy Court**  
**Northern District of Mississippi**

In re **Latoya Shanelle Lewers**,  
Debtor

Case No. **11-12178**

Chapter **13**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>35,775.85</b>		
B - Personal Property	<b>Yes</b>	<b>3</b>	<b>20,249.00</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>3</b>		<b>56,073.36</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>2</b>		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>18</b>		<b>73,539.48</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>4,126.00</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>3,701.00</b>
Total Number of Sheets of ALL Schedules		<b>33</b>			
Total Assets			<b>56,024.85</b>		
Total Liabilities				<b>129,612.84</b>	

**United States Bankruptcy Court**  
**Northern District of Mississippi**

In re **Latoya Shanelle Lewers**,  
 Debtor

Case No. **11-12178**

Chapter **13**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
TOTAL	<b>0.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>4,126.00</b>
Average Expenses (from Schedule J, Line 18)	<b>3,701.00</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	<b>1,255.38</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>6,000.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>0.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>0.00</b>
4. Total from Schedule F		<b>73,539.48</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>79,539.48</b>

In re Latoya Shanelle LewersCase No. 11-12178

Debtor

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
10.77 acres located at 1445 Rockhill Road, Sardis, MS 38666	Fee Simple	-	20,000.00	11,999.22
2002 Southern Homes 16 x 72 Mobile Home	Fee Simple	-	15,775.85	584.14

Sub-Total > **35,775.85** (Total of this page)

Total > **35,775.85**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Latoya Shanelle Lewers**Case No. **11-12178**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Cash on Hand</b>	-	<b>150.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>First Security Bank Checking Account</b>	-	<b>150.00</b>
		<b>First Security Savings Account</b>	-	<b>6.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Household Goods (video, stereo, &amp; computer items are worth less than \$200)</b>	-	<b>3,000.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		<b>Personal Clothing</b>	-	<b>250.00</b>
7. Furs and jewelry.	<b>X</b>			
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			

Sub-Total > **3,556.00**  
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Latoya Shanelle Lewers**Case No. **11-12178**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<b>X</b>			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		<b>pro rata portion of 2011 federal income tax refund, if any</b>	-	<b>Unknown</b>
		<b>pro rata portion of 2011 state income tax refund, if any</b>	-	<b>Unknown</b>

Sub-Total > **0.00**  
(Total of this page)

Sheet 1 of 2 continuation sheets attached  
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Latoya Shanelle Lewers**

Case No. **11-12178**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		<b>pro rata portion of 2011 earned income tax credit, if any</b>	<b>-</b>	<b>Unknown</b>
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2000 Oldsmobile Alero (with over 246,000 miles)</b>	<b>-</b>	<b>2,500.00</b>
		<b>2007 Chrysler Sebring (with over 122,000 miles)</b>	<b>-</b>	<b>8,500.00</b>
		<b>2006 Suzuki Forenda (with over 102,000 miles)</b>	<b>-</b>	<b>5,693.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sub-Total > **16,693.00**  
(Total of this page)  
Total > **20,249.00**

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **Latoya Shanelle Lewers**Case No. **11-12178**

Debtor

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds

\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Real Property</u></b>			
10.77 acres located at 1445 Rockhill Road, Sardis, MS 38666	Miss. Code Ann. § 85-3-21	50,000.00	20,000.00
2002 Southern Homes 16 x 72 Mobile Home	Miss. Code Ann. § 85-3-21	25,000.00	15,775.85
<b><u>Cash on Hand</u></b>			
Cash on Hand	Miss. Code Ann. § 85-3-1(a)	150.00	150.00
<b><u>Household Goods and Furnishings</u></b>			
Household Goods (video, stereo, & computer items are worth less than \$200)	Miss. Code Ann. § 85-3-1(a)	3,000.00	3,000.00
<b><u>Wearing Apparel</u></b>			
Personal Clothing	Miss. Code Ann. § 85-3-1(a)	250.00	250.00
<b><u>Other Contingent and Unliquidated Claims of Every Nature</u></b>			
pro rata portion of 2011 federal income tax refund, if any	Miss. Code Ann. § 85-3-1(h)	5,000.00	Unknown
pro rata portion of 2011 state income tax refund, if any	Miss. Code Ann. § 85-3-1(i)	5,000.00	Unknown
pro rata portion of 2011 earned income tax credit, if any	Miss. Code Ann. § 85-3-1(j)	5,000.00	Unknown
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
2000 Oldsmobile Alero (with over 246,000 miles)	Miss. Code Ann. § 85-3-1(a)	1,210.00	2,500.00
2007 Chrysler Sebring (with over 122,000 miles)	Miss. Code Ann. § 85-3-1(a)	1,200.00	8,500.00
2006 Suzuki Forenda (with over 102,000 miles)	Miss. Code Ann. § 85-3-1(a)	1,100.00	5,693.00

Total:	<b>96,910.00</b>	<b>55,868.85</b>
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0 continuation sheets attached to Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **Latoya Shanelle Lewers**Case No. **11-12178**

Debtor

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. <b>01105-9065</b>			<b>mortgage</b>					
<b>Dick Moore Housing</b> <b>6565 Hwy 51 N</b> <b>Millington, TN 38053</b>		-	<b>2002 Southern Homes 16 x 72 Mobile</b> <b>Home together with 1445 Rockhill Road,</b> <b>Sardis, MS</b>					
			Value \$ <b>23,000.00</b>				<b>29,000.00</b>	<b>6,000.00</b>
Account No.			<b>Purchase Money Auto Lien</b>					
<b>Hernando Auto Sales</b> <b>1570 Highway 51 S</b> <b>Hernando, MS 38632</b>		-	<b>2006 Suzuki Forenda (with over 102,000</b> <b>miles)</b>					
			Value \$ <b>5,693.00</b>				<b>5,400.00</b>	<b>0.00</b>
Account No.			<b>title loan</b>					
<b>Kwik Cash</b> <b>7047 Commerce Dr, Ste C</b> <b>Olive Branch, MS 38654</b>		-	<b>2000 Oldsmobile Alero (with over</b> <b>246,000 miles)</b>					
			Value \$ <b>2,500.00</b>				<b>1,290.00</b>	<b>0.00</b>
Account No.			<b>2006</b>					
<b>Panola County Chancery Clerk</b> <b>151 Public Square</b> <b>Suite D</b> <b>Batesville, MS 38606</b>		-	<b>Property taxes</b>  <b>10.77 acres located at 1445 Rockhill</b> <b>Road, Sardis, MS 38666</b>					
			Value \$ <b>20,000.00</b>				<b>451.15</b>	<b>0.00</b>
Subtotal (Total of this page)							<b>36,141.15</b>	<b>6,000.00</b>

2 continuation sheets attached



B6D (Official Form 6D) (12/07) - Cont.

In re **Latoya Shanelle Lewers**

Case No. **11-12178**

Debtor

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.			<b>2007</b>					
<b>Panola County Chancery Clerk 151 Public Square Suite D Batesville, MS 38606</b>		-	<b>Property taxes</b>  <b>10.77 acres located at 1445 Rockhill Road, Sardis, MS 38666</b>					
			Value \$ <b>20,000.00</b>				<b>423.74</b>	<b>0.00</b>
Account No. <b>PAN077</b>			<b>mortgage</b>					
<b>Panola County Farms P.O. Box 190 Holly Springs, MS 38635</b>		-	<b>10.77 acres located at 1445 Rockhill Road, Sardis, MS 38666</b>					
			Value \$ <b>20,000.00</b>				<b>10,172.74</b>	<b>0.00</b>
Account No.								
<b>Hurdle Realty/Cred. Dept. P.O. Box 190 Holly Springs, MS 38635</b>			<b>Representing: Panola County Farms</b>				<b>Notice Only</b>	
			Value \$					
Account No.			<b>2005</b>					
<b>Panola County Tax Collector 151 Public Square Suite C Batesville, MS 38606</b>		-	<b>Mobile Home Taxes</b>  <b>2002 Southern Homes 16 x 72 Mobile Home</b>					
			Value \$ <b>15,775.85</b>				<b>584.14</b>	<b>0.00</b>
Account No.			<b>2008</b>					
<b>Panola County Tax Collector 151 Public Square Suite C Batesville, MS 38606</b>		-	<b>Property taxes</b>  <b>10.77 acres located at 1445 Rockhill Road, Sardis, MS 38666</b>					
			Value \$ <b>20,000.00</b>				<b>268.10</b>	<b>0.00</b>
Subtotal							<b>11,448.72</b>	<b>0.00</b>
(Total of this page)								

Sheet **1** of **2** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Latoya Shanelle Lewers**

Case No. **11-12178**

Debtor

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D , W I F E , J O I N T , O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D , N A T U R E O F L I E N , A N D D E S C R I P T I O N A N D V A L U E O F P R O P E R T Y S U B J E C T T O L I E N	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M W I T H O U T D E D U C T I N G V A L U E O F C O L L A T E R A L	U N S E C U R E D P O R T I O N , I F A N Y
Account No.			<b>2009</b>					
<b>Panola County Tax Collector</b> <b>151 Public Square</b> <b>Suite C</b> <b>Batesville, MS 38606</b>		-	<b>Property taxes</b>  <b>10.77 acres located at 1445 Rockhill Road, Sardis, MS 38666</b>					
			Value \$ <b>20,000.00</b>				<b>360.99</b>	<b>0.00</b>
Account No.			<b>2010</b>					
<b>Panola County Tax Collector</b> <b>151 Public Square</b> <b>Suite C</b> <b>Batesville, MS 38606</b>		-	<b>Property taxes</b>  <b>10.77 acres located at 1445 Rockhill Road, Sardis, MS 38666</b>					
			Value \$ <b>20,000.00</b>				<b>322.50</b>	<b>0.00</b>
Account No.			<b>Purchase Money Auto Lien</b>					
<b>Southaven Auto Sales</b> <b>8399 Hwy 51 North</b> <b>Southaven, MS 38671</b>		-	<b>2007 Chrysler Sebring (with over 122,000 miles)</b>					
			Value \$ <b>8,500.00</b>				<b>7,800.00</b>	<b>0.00</b>
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)							<b>8,483.49</b>	<b>0.00</b>
Total (Report on Summary of Schedules)							<b>56,073.36</b>	<b>6,000.00</b>

Sheet **2** of **2** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re **Latoya Shanelle Lewers**Case No. **11-12178**

Debtor

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/10) - Cont.

In re Latoya Shanelle Lewers,  
Debtor

Case No. 11-12178

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
									AMOUNT ENTITLED TO PRIORITY
Account No.				notice only				0.00	
MS Dept. of Revenue (p) Bankruptcy Section P O Box 22808 Jackson, MS 39225-2808		-							0.00
									0.00
Account No.									
Account No.									
Account No.									
Account No.									
Account No.									
Subtotal								0.00	0.00
(Total of this page)								0.00	0.00
Total								0.00	0.00
(Report on Summary of Schedules)								0.00	0.00

Sheet 1 of 1 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

B6F (Official Form 6F) (12/07)

In re **Latoya Shanelle Lewers**Case No. **11-12178**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R  H U S B A N D W I F E J O I N T C O M M U N I T Y	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.  <b>Advance American</b> <b>395 Hwy 6 East</b> <b>Batesville, MS 38606</b>	-	<b>check loan</b>				<b>400.00</b>
Account No.  <b>Alliance Health Partners, LLC</b> <b>Tri-Lakes Medical Center</b> <b>303 Medical Center Drive</b> <b>Batesville, MS 38606</b>	-	<b>medical services</b>				<b>2,100.00</b>
Account No.  <b>American General</b> <b>410 Hwy. 6 East</b> <b>Batesville, MS 38606</b>	-	<b>signature loan</b>				<b>3,100.00</b>
Account No.  <b>Ameriloan dba TFS Corp (p)</b> <b>P.O. Box 111</b> <b>Miami, OK 74355</b>	-	<b>pay day loan by hold check</b>				<b>Unknown</b>
Subtotal (Total of this page)						<b>5,600.00</b>

16 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Latoya Shanelle Lewers**

Case No. **11-12178**

Debtor

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.			<b>open account</b>				<b>185.00</b>
<b>Anderson Financial Network</b> <b>P.O. Box 3097</b> <b>Bloomington, IL 61702</b>		-					
Account No.			<b>atty. fees</b>				<b>1,600.00</b>
<b>Arco</b> <b>5705 Stage Rd. Suite 246</b> <b>Memphis, TN 38134</b>		-					
Account No. <b>0435192866</b>			<b>open account</b>				<b>109.45</b>
<b>Arco Coll. Agency/Amer. Sav. Cred. Union</b> <b>5705 State Rd., Suite 246</b> <b>Memphis, TN 38134</b>		-					
Account No.			<b>credit card purchases</b>				<b>560.00</b>
<b>Aspire Visa</b> <b>P.O. Box 23007</b> <b>Columbus, GA 31902-3007</b>		-					
Account No.			<b>Broken Contract</b>				<b>1,200.00</b>
<b>AT&amp;T Mobility (p)</b> <b>2612 N Roam St</b> <b>Johnson City, TN 37601</b>		-					
Sheet no. <u>1</u> of <u>16</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>3,654.45</b>
Subtotal (Total of this page)							<b>3,654.45</b>

In re **Latoya Shanelle Lewers**Case No. **11-12178**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
<b>Bay Area Credit Service, LLC</b> <b>1901 W 10th Street</b> <b>Antioch, CA 94509</b>		<b>Representing:</b> <b>AT&amp;T Mobility (p)</b>				<b>Notice Only</b>
Account No. <b>xxx6680</b>		<b>medical services</b>				
<b>Attacking Anxiety &amp; Depression</b> <b>Program</b> <b>PO Box 406</b> <b>Farmingdale, NY 11735</b>	-					<b>519.84</b>
Account No.		<b>medical services</b>				
<b>Batesville Clinic</b> <b>107 Eureka St</b> <b>Batesville, MS 38606</b>	-					<b>139.53</b>
Account No.		<b>Representing:</b> <b>Batesville Clinic</b>				
<b>Smith Rouchon &amp; Associates</b> <b>1456 Ellis Ave.</b> <b>Jackson, MS 39204</b>						<b>Notice Only</b>
Account No.		<b>medical services</b>				
<b>Batesville Family Medical</b> <b>435 Hwy 6 E</b> <b>Batesville, MS 38606</b>	-					<b>115.00</b>
Sheet no. <b>2</b> of <b>16</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>774.37</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Latoya Shanelle Lewers**

Case No. **11-12178**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			<b>telephone service</b>				<b>480.00</b>
<b>BellSouth (AT&amp;T)</b> <b>29EF1 Bell South Tower</b> <b>301 West Bay</b> <b>Jacksonville, FL 32202</b>		-					
Account No.			<b>rent</b>				<b>2,543.00</b>
<b>Bill Wallace</b> <b>2525 Country Club Rd</b> <b>Senatobia, MS 38668</b>		-					
Account No. <b>various accounts</b>			<b>medical services</b>				<b>8,442.87</b>
<b>BMH North</b> <b>P.O.Box 638</b> <b>Paris, TN 38242</b>		-					
Account No.			<b>Representing:</b> <b>BMH North</b>				<b>Notice Only</b>
<b>BMH Oxford Emergency Physicians</b> <b>P.O. Box 730540</b> <b>Dallas, TX 75373-0540</b>							
Account No.			<b>Representing:</b> <b>BMH North</b>				<b>Notice Only</b>
<b>Caledonia Financial Services</b> <b>Optimal Billing Solutions</b> <b>PO Box 189005</b> <b>Fort Lauderdale, FL 33318</b>							
Sheet no. <b>3</b> of <b>16</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>Subtotal</b> (Total of this page) <b>11,465.87</b>



B6F (Official Form 6F) (12/07) - Cont.

In re **Latoya Shanelle Lewers**

Case No. **11-12178**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
<b>Law Office of David W. Edwards, PC P.O. Box 458 Paris, TN 38242-0458</b>		<b>Representing: BMH North</b>				<b>Notice Only</b>
Account No.						
<b>Medical Financial Services, Inc. 5100 Poplar Ave Memphis, TN 38137</b>		<b>Representing: BMH North</b>				<b>Notice Only</b>
Account No. <b>11050000160.1</b>						
<b>Trinity Billing Solutions PO Box 1890 Jonesboro, AR 72403</b>		<b>Representing: BMH North</b>				<b>Notice Only</b>
Account No. <b>4830082</b>		<b>medical</b>				
<b>Campbells Clinic P.O. Box 1000 Dept. 500 Memphis, TN 38148</b>	-					<b>220.92</b>
Account No. <b>20-4362</b>		<b>check loan</b>				
<b>Cash Inc. 500-C Hwy 51 South Batesville, MS 38606</b>	-					<b>300.00</b>
Sheet no. <b>4</b> of <b>16</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>520.92</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Latoya Shanelle Lewers**

Case No. **11-12178**

Debtor

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>student loan</b>				
<b>Century/Concorde</b> <b>1391 Carr Street, Suite 209</b> <b>Lakewood, CO 80215</b>	-					<b>1,879.00</b>
Account No.		<b>collection account</b>				
<b>Collect Tech Systems</b> <b>P O Box 4157</b> <b>Woodland Hills, CA 91365</b>	-					<b>Unknown</b>
Account No.		<b>sig. loan</b>				
<b>Credit Acceptance</b> <b>25505 W. 12 Mile Rd.</b> <b>Southfield, MI 48034-1848</b>	-					<b>5,500.00</b>
Account No.		<b>overpayment of benefits</b>				
<b>Department of Labor and Workforce</b> <b>Dev.</b> <b>P.O. Box 24150</b> <b>Nashville, TN 37202-4150</b>	-					<b>3,253.00</b>
Account No.		<b>medical services</b>				
<b>Dr. Hubbard</b> <b>c/o Family Vision Center</b> <b>260 Power Dr</b> <b>Batesville, MS 38606</b>	-					<b>100.00</b>
Sheet no. <b>5</b> of <b>16</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>10,732.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Latoya Shanelle Lewers**

Case No. **11-12178**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			<b>medical services</b>				<b>350.36</b>
<b>East Memphis Surgery Center 80 Humphreys Ctr Ste 101 Memphis, TN 38120</b>		-					
Account No.			<b>open account</b>				<b>174.90</b>
<b>Environmental Products International P.O. Box 397 Fairview, NJ 07022</b>		-					
Account No.			<b>pay day loan by hold check</b>				<b>304.88</b>
<b>Express Check Advance 684 Hwy. 6 East Batesville, MS 38606</b>		-					
Account No.			<b>medical services</b>				<b>865.00</b>
<b>Family Medical Clinic of N MS 3451 Goodman Rd Southaven, MS 38672-9304</b>		-					
Account No.			<b>Representing: Family Medical Clinic of N MS</b>				<b>Notice Only</b>
<b>Transworld Systems, Inc. P.O. Box 1864 Santa Rosa, CA 95402</b>							
Sheet no. <b>6</b> of <b>16</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>Subtotal (Total of this page)</b>
							<b>1,695.14</b>

Debtor

### Best Case Bankruptcy

In re **Latoya Shanelle Lewers**Case No. **11-12178**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.  <b>Collect Tech Systems</b> <b>P.O. Box 4157</b> <b>Woodland Hills, CA 91365</b>		<b>Representing:</b> <b>Gregory J. Barro</b>				<b>Notice Only</b>	
Account No.  <b>Imagine Gold Master Card</b> <b>Credit Card</b> <b>PO Box 105555</b> <b>Atlanta, GA 30348-5555</b>	-	<b>credit card purchases</b>				<b>580.00</b>	
Account No. <b>20021268</b>  <b>Iso Kinetics</b> <b>P.O. Box 21</b> <b>De Queen, AR 71832</b>	-	<b>medical</b>				<b>150.00</b>	
Account No.  <b>Jimmy McElroy</b> <b>Attorney at Law</b> <b>Memphis, TN 38103</b>	-	<b>legal fees</b>				<b>1,599.00</b>	
Account No.  <b>Kwik Cash</b> <b>7047 Commerce Dr, Ste C</b> <b>Olive Branch, MS 38654</b>	-	<b>pay day loan by hold check</b>				<b>365.00</b>	
Sheet no. <b>8</b> of <b>16</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) <b>2,694.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Latoya Shanelle Lewers**

Case No. **11-12178**

Debtor

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>4KN17210</b>		-	<b>open account</b>				<b>86.43</b>
<b>MCI</b> <b>P.O. Box 4452</b> <b>Bridgeton, MO 63044</b>							
Account No. <b>204097</b>		-	<b>medical</b>				<b>136.57</b>
<b>Memphis Ob-Gyn</b> <b>P.O. Box 100 Dept. 375</b> <b>Memphis, TN 38148</b>							
Account No.		-	<b>medical services</b>				<b>6,156.36</b>
<b>Metropolitan Anesthesia</b> <b>P O Box 1000, Dept. 208</b> <b>Memphis, TN 38148-0001</b>							
Account No.			<b>Representing:</b> <b>Metropolitan Anesthesia</b>				<b>Notice Only</b>
<b>The Winn Brown Law Firm, PLLC</b> <b>P.O. Box 249</b> <b>Southaven, MS 38671</b>							
Account No.		-	<b>medical services</b>				<b>455.00</b>
<b>Mid-South Imaging &amp; Therapeutics</b> <b>5705 Stage Road</b> <b>Ste 212</b> <b>Memphis, TN 38134</b>							
Sheet no. <u>9</u> of <u>16</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>Subtotal</b> (Total of this page)
							<b>6,834.36</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Latoya Shanelle Lewers**

Case No. **11-12178**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>credit card purchases</b>				
<b>Midland Credit Management</b> <b>8875 Aero Drive Ste. 200</b> <b>San Diego, CA 92123</b>	-					<b>858.11</b>
Account No.		<b>Representing:</b> <b>Midland Credit Management</b>				<b>Notice Only</b>
<b>Ascension Capital Group</b> <b>P.O. Box 201347</b> <b>Arlington, TX 76006</b>						
Account No.		<b>legal fees</b>				
<b>Moore &amp; Darby</b> <b>216 South Ward Street</b> <b>Senatobia, MS 38668</b>	-					<b>1,296.00</b>
Account No.		<b>Representing:</b> <b>Moore &amp; Darby</b>				<b>Notice Only</b>
<b>Tate County Justice Court</b> <b>111 Court Street</b> <b>Senatobia, MS 38668</b>						
Account No. <b>6624873694</b>		<b>open account</b>				
<b>Now Communications</b> <b>P.O. Box 4669</b> <b>Winter Park, FL 32793</b>	-					<b>139.00</b>
Sheet no. <b>10</b> of <b>16</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>2,293.11</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Latoya Shanelle Lewers**

Case No. **11-12178**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		-	def. on mobile home				Unknown
Oakwood Acceptance Corp. P.O. Box 35607 Greensboro, NC 27425-5607							
Account No.			Representing: Oakwood Acceptance Corp.				Notice Only
Vanderbilt Mortgage (p) P.O. Box 9800 Maryville, TN 37802							
Account No.		-	medical services				144.57
Oxford Diagnostic Center 504 Azalea Drive Oxford, MS 38655							
Account No. 421/3312		-	medical				700.00
Oxford Surgery Clinic 499 Azalea Drive Oxford, MS 38655							
Account No.		-	check loan				400.00
Panola County Check Delay 347-A Hwy 6 West Batesville, MS 38606							
Sheet no. 11 of 16 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			1,244.57



B6F (Official Form 6F) (12/07) - Cont.

In re **Latoya Shanelle Lewers**Case No. **11-12178**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>utility services</b>				
<b>Panola County Solid Waste Dept. P.O. Box 1548 Batesville, MS 38606</b>	-					<b>456.82</b>
Account No.		<b>medical</b>				
<b>Parkview Clinic 109 Park St. Batesville, MS 38606</b>	-					<b>359.00</b>
Account No.		<b>pay day loan by hold check</b>				
<b>Pay Day Loan Store 105 John R. Lovelace Dr. Batesville, MS 38606</b>	-					<b>365.85</b>
Account No.						
<b>Preston Mills 304 Taylor St. Como, MS 38619</b>	-					<b>800.00</b>
Account No.		<b>medical</b>				
<b>Professional Financial Services P.O. Box 1373 Oxford, MS 38655</b>	-					<b>150.00</b>
Sheet no. <b>12</b> of <b>16</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>2,131.67</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Latoya Shanelle Lewers**Case No. **11-12178**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>medical services</b>				
<b>Radiology Associates of Oxford, P.A. PO Box 55449 Jackson, MS 39296</b>	-					<b>500.00</b>
Account No.		<b>check loan</b>				
<b>Rapid Cash of Batesville 635 Hwy 6 East Batesville, MS 38606</b>	-					<b>943.00</b>
Account No.		<b>deficiency on title loan</b>				
<b>Rapid Cash of Batesville 635 Hwy 6 East Batesville, MS 38606</b>	-					<b>1,253.00</b>
Account No. <b>128165-77574</b>		<b>medical</b>				
<b>Riverview Assessment Management P.O. Box 801 Fenton, MO 63026</b>	-					<b>665.55</b>
Account No.		<b>student loan</b>				
<b>Sallie Mae Inc on behalf of USAF Attn: BK Litigation Unit E3149 P.O. Box 9430 Wilkes Barre, PA 18773-9430</b>	-					<b>751.08</b>
Sheet no. <b>13</b> of <b>16</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>4,112.63</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Latoya Shanelle Lewers**

Case No. **11-12178**

Debtor

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
<b>SE Emergency Physicians</b> <b>3429 Regal Drive</b> <b>Alcoa, TN 37701-3265</b>	-	<b>medical services</b>				<b>813.00</b>
Account No.						
<b>Alcoa Billing Center</b> <b>3429 Regal Drive</b> <b>Alcoa, TN 37701-3265</b>		<b>Representing:</b> <b>SE Emergency Physicians</b>				<b>Notice Only</b>
Account No.						
<b>West Asset Management</b> <b>P O Box 105766</b> <b>Atlanta, GA 30348-5766</b>		<b>Representing:</b> <b>SE Emergency Physicians</b>				<b>Notice Only</b>
Account No. <b>1281686</b>						
<b>Smith-Ruthon &amp; Associates</b> <b>Batesville Emergency Clinic</b> <b>1456 Ellis Avenue</b> <b>Jackson, MS 39204</b>	-	<b>collection account</b>				<b>108.00</b>
Account No.						
<b>South Panola Hospital</b> <b>155 Keating Rd.</b> <b>Batesville, MS 38606</b>	-	<b>medical</b>				<b>9,000.00</b>
Sheet no. <b>14</b> of <b>16</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>9,921.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Latoya Shanelle Lewers**

Case No. **11-12178**

Debtor

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>002845444138</b>  <b>St. Francis Hospital</b> <b>Central Financial Control</b> <b>P.O. Box 4466</b> <b>Bridgeton, MO 63044</b>		<b>medical</b>	-					<b>64.20</b>
Account No.  <b>Sumner Financial Services</b> <b>3838 Oak Lawn Ave., Suite 450</b> <b>Dallas, TX 75219</b>		<b>collection account</b>	-					<b>400.00</b>
Account No.  <b>Suntech, Inc.</b> <b>P.O. Box 55489</b> <b>Jackson, MS 39296-5489</b>		<b>student loan</b>	-					<b>400.00</b>
Account No.  <b>CFS-Suntech Servicing</b> <b>Educatons Services Foundation</b> <b>P O Box 6004</b> <b>Ridgeland, MS 39158-6004</b>		<b>Representing: Suntech, Inc.</b>						<b>Notice Only</b>
Account No. <b>450006002697423</b>  <b>Time Warner Cable</b> <b>6555 Quince Rd., Suite 400</b> <b>Memphis, TN 38119</b>		<b>services</b>	-					<b>457.00</b>
Sheet no. <b>15</b> of <b>16</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								Subtotal (Total of this page) <b>1,321.20</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Latoya Shanelle Lewers**

Case No. **11-12178**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		-		overpayment of benfits			3,253.00
TN Dept of Labor & Workforce Div c/o TN Atty General, Bky Division P.O. Box 20207 Nashville, TN 37202							
Account No. 6129860000507392		-		medical			2,100.00
Tri Lakes Medical 303 Medical Center Drive Batesville, MS 38606							
Account No.		-		services			792.00
Universal Collection Services P.O. Box 751090 Memphis, TN 38175							
Account No. 17916		-		medical medical services			308.00
University Sports Medicine 1190 S. 18th Street Ext. Oxford, MS 38655							
Account No.							
Sheet no. 16 of 16 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							6,453.00
Total (Report on Summary of Schedules)							73,539.48

In re Latoya Shanelle Lewers

Case No. 11-12178

Debtor

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

In re Latoya Shanelle Lewers

Case No. 11-12178

Debtor

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

continuation sheets attached to Schedule of Codebtors

B6I (Official Form 6I) (12/07)

In re **Latoya Shanelle Lewers**Case No. **11-12178**

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
<b>Single</b>	RELATIONSHIP(S): <b>daughter son</b>	AGE(S): <b>11 17</b>
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>disabled</b>	
Name of Employer	<b>none</b>	<b>51 Concrete, LLC</b>
How long employed		<b>4 months</b>
Address of Employer		<b>P.O. Box 418 Covington, TN 38019</b>

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)  
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <b>0.00</b>	\$ <b>2,080.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

## 3. SUBTOTAL

\$ <b>0.00</b>	\$ <b>2,080.00</b>
----------------	--------------------

## 4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security  
b. Insurance  
c. Union dues  
d. Other (Specify): \_\_\_\_\_

\$ <b>0.00</b>	\$ <b>223.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

## 5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <b>0.00</b>	\$ <b>223.00</b>
----------------	------------------

## 6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <b>0.00</b>	\$ <b>1,857.00</b>
----------------	--------------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)  
8. Income from real property  
9. Interest and dividends  
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above  
11. Social security or government assistance (Specify): **SS Disability including checks for children**  
12. Pension or retirement income  
13. Other monthly income (Specify): \_\_\_\_\_

\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>523.00</b>	\$ <b>0.00</b>
\$ <b>1,746.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

## 14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <b>2,269.00</b>	\$ <b>0.00</b>
--------------------	----------------

## 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <b>2,269.00</b>	\$ <b>1,857.00</b>
--------------------	--------------------

## 16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <b>4,126.00</b>
--------------------

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:



In re Latoya Shanelle Lewers

Debtor(s)

Case No. 11-12178**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>600.00</u>
a. Are real estate taxes included? Yes <u>    </u> No <u>X</u>		
b. Is property insurance included? Yes <u>    </u> No <u>X</u>		
2. Utilities: a. Electricity and heating fuel	\$	<u>220.00</u>
b. Water and sewer	\$	<u>0.00</u>
c. Telephone	\$	<u>223.00</u>
d. Other <u>See Detailed Expense Attachment</u>	\$	<u>111.00</u>
3. Home maintenance (repairs and upkeep)	\$	<u>75.00</u>
4. Food	\$	<u>700.00</u>
5. Clothing	\$	<u>200.00</u>
6. Laundry and dry cleaning	\$	<u>50.00</u>
7. Medical and dental expenses	\$	<u>175.00</u>
8. Transportation (not including car payments)	\$	<u>650.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>50.00</u>
10. Charitable contributions	\$	<u>180.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<u>0.00</u>
b. Life	\$	<u>47.00</u>
c. Health	\$	<u>0.00</u>
d. Auto	\$	<u>223.00</u>
e. Other <u>    </u>	\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) <u>See Detailed Expense Attachment</u>	\$	<u>47.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<u>0.00</u>
b. Other <u>    </u>	\$	<u>0.00</u>
c. Other <u>    </u>	\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
17. Other <u>Hair cuts, school supplies, misc expenses</u>	\$	<u>150.00</u>
Other <u>    </u>	\$	<u>0.00</u>

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 3,701.00

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

**20. STATEMENT OF MONTHLY NET INCOME**

a. Average monthly income from Line 15 of Schedule I	\$	<u>4,126.00</u>
b. Average monthly expenses from Line 18 above	\$	<u>3,701.00</u>
c. Monthly net income (a. minus b.)	\$	<u>425.00</u>

B6J (Official Form 6J) (12/07)

In re **Latoya Shanelle Lewers**

Case No. **11-12178**

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Detailed Expense Attachment**

**Other Utility Expenditures:**

<b>garbage</b>	\$	<b>11.00</b>
<b>cable</b>	\$	<b>90.00</b>
<b>internet</b>	\$	<b>10.00</b>
<b>Total Other Utility Expenditures</b>	\$	<b>111.00</b>

**Specific Tax Expenditures:**

<b>vehicle tags</b>	\$	<b>25.00</b>
<b>land taxes</b>	\$	<b>22.00</b>
<b>Total Tax Expenditures</b>	\$	<b>47.00</b>

**United States Bankruptcy Court  
Northern District of Mississippi**

In re **Latoya Shanelle Lewers**

Debtor(s)

Case No. **11-12178**

Chapter **13**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **35** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **May 25, 2011**

Signature **/s/ Latoya Shanelle Lewers**

**Latoya Shanelle Lewers**

Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court  
Northern District of Mississippi

In re **Latoya Shanelle Lewers**

Debtor(s)

Case No. **11-12178**

Chapter **13**

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**

None  
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$24,950.00</b>	<b>2010: Wages</b>
<b>\$31,560.00</b>	<b>2009: Wages</b>

**2. Income other than from employment or operation of business**

None  
☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$4,238.00</b>	<b>2011: EIC &amp; Ch Tax Credit</b>

AMOUNT	SOURCE
<b>\$3,216.00</b>	<b>2010: EIC &amp; Ch Tax Credit</b>
<b>\$8,730.00</b>	<b>2011 YTD: Social Security Disability</b>
<b>\$8,730.00</b>	<b>2010: Social Security Disability</b>

### 3. Payments to creditors

None ☐ **Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
<b>none other than regular monthly payments to scheduled creditors</b>		<b>\$0.00</b>	<b>\$0.00</b>

None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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### 4. Suits and administrative proceedings, executions, garnishments and attachments

None ☒ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
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None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

### 5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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### 6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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### 7. Gifts

None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
Rockhill Church 13 Rockhill Church Sardis, MS 38666	Debtor's church	5/2010 to 5/2011	\$2160.00; tithe

### 8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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### 9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Gambrell & Associates, PLLC 101 Ricky D Britt Sr Blvd. Suite 3 Oxford, MS 38655	5/13/2011 through 05/25/2011	\$374.00
Abacus Credit Counseling 3413 Alginet Drive Encino, CA 91436	5/12/2011	\$25.00

### 10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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### 11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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### 12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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### 13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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**18 . Nature, location and name of business**

None

- ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
NAME				

None

- ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

**19. Books, records and financial statements**

None

- ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
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None

- ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None

- ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
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None

- ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
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## 20. Inventories

- None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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- None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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## 21 . Current Partners, Officers, Directors and Shareholders

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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## 22 . Former partners, officers, directors and shareholders

- None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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- None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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## 23 . Withdrawals from a partnership or distributions by a corporation

- None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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## 24. Tax Consolidation Group.

- None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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**25. Pension Funds.**

None ☐ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date May 25, 2011

Signature /s/ Latoya Shanelle Lewers  
**Latoya Shanelle Lewers**  
Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

United States Bankruptcy Court  
Northern District of Mississippi

In re Latoya Shanelle Lewers

Debtor(s)

Case No. 11-12178

Chapter 13

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$	<u>2,800.00</u>
Prior to the filing of this statement I have received .....	\$	<u>100.00</u>
Balance Due .....	\$	<u>2,700.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☐ Debtor ☒ Other (specify): **Chapter 13 Plan**

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

**Representation of the debtor in motions to modify the plan, motions to suspend the plan payments, objections to claims, motions to avoid liens, motions to lift stay filed by creditors, and motions to dismiss filed by the trustee or any creditors. Representation of the debtors in adversary proceedings such as complaints to strip second mortgages unless those adversary proceeds are to recover funds for the debtors in any manner and in those adversary proceedings, counsel will be paid on a contingency fee as approved by the Court.**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**The fee is limited to \$500.00 above the amount stated above as the total fee. If the fees and expenses at the hourly rate or \$225.00 per hour for attorney time and \$75.00 per hour for paralegal time exceeds the stated fee by more than \$500.00, then additional charges for fees and expenses will be submitted to the court for approval.**

**Actions in behalf of Debtor to recover preferential payments to judgment creditor on garnished funds, to recover damages from creditors and other parties for violation of the Automatic Stay, for mortgage lender abuses and other post petition actions of creditors. Counsel shall be paid on a contingency fee in cases such as these as approved by the Court after notification to all parties in interest.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: May 25, 2011

/s/ Robert Gambrell

Robert Gambrell 4409  
Gambrell & Associates, PLLC  
101 Ricky D Britt Sr Blvd  
Suite 3  
Oxford, MS 38655-4236  
662-281-8800 Fax: 662-202-1004  
rg@ms-bankruptcy.com

**WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2**

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

**Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.**

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court  
Northern District of Mississippi**

In re **Latoya Shanelle Lewers**

Debtor(s)

Case No. **11-12178**

Chapter **13**

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)  
UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

**Latoya Shanelle Lewers**

Printed Name(s) of Debtor(s)

X **/s/ Latoya Shanelle Lewers**

Signature of Debtor

**May 25, 2011**

Date

Case No. (if known) **11-12178**

X

Signature of Joint Debtor (if any)

Date

**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court  
Northern District of Mississippi**

In re **Latoya Shanelle Lewers**

Debtor(s)

Case No. **11-12178**

Chapter **13**

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: **May 25, 2011**

**/s/ Latoya Shanelle Lewers**

**Latoya Shanelle Lewers**

Signature of Debtor



Advance American  
395 Hwy 6 East  
Batesville, MS 38606

Alcoa Billing Center  
3429 Regal Drive  
Alcoa, TN 37701-3265

Alliance Health Partners, LLC  
Tri-Lakes Medical Center  
303 Medical Center Drive  
Batesville, MS 38606

American General  
410 Hwy. 6 East  
Batesville, MS 38606

Ameriloan dba TFS Corp (p)  
P.O. Box 111  
Miami, OK 74355

Anderson Financial Network  
P.O. Box 3097  
Bloomington, IL 61702

Arco  
5705 Stage Rd. Suite 246  
Memphis, TN 38134

Arco Coll. Agency/Amer. Sav. Cred. Union  
5705 State Rd., Suite 246  
Memphis, TN 38134

Ascension Capital Group  
P.O. Box 201347  
Arlington, TX 76006

Aspire Visa  
P.O. Box 23007  
Columbus, GA 31902-3007

AT&T Mobility (p)  
2612 N Roam St  
Johnson City, TN 37601

Attacking Anxiety & Depression Program  
PO Box 406  
Farmingdale, NY 11735

Batesville Clinic  
107 Eureka St  
Batesville, MS 38606

Batesville Family Medical  
435 Hwy 6 E  
Batesville, MS 38606

Bay Area Credit Service, LLC  
1901 W 10th Street  
Antioch, CA 94509

BellSouth (AT&T)  
29EF1 Bell South Tower  
301 West Bay  
Jacksonville, FL 32202

Bill Wallace  
2525 Country Club Rd  
Senatobia, MS 38668

BMH North  
P.O.Box 638  
Paris, TN 38242

BMH Oxford Emergency Physicians  
P.O. Box 730540  
Dallas, TX 75373-0540

Caledonia Financial Services  
Optimal Billing Solutions  
PO Box 189005  
Fort Lauderdale, FL 33318

Campbells Clinic  
P.O. Box 1000 Dept. 500  
Memphis, TN 38148

Cash Inc.  
500-C Hwy 51 South  
Batesville, MS 38606

Century/Concorde  
1391 Carr Street, Suite 209  
Lakewood, CO 80215

CFS-Suntech Servicing  
Educations Services Foundation  
P O Box 6004  
Ridgeland, MS 39158-6004

Collect Tech Systems  
P O Box 4157  
Woodland Hills, CA 91365

Collect Tech Systems  
P.O. Box 4157  
Woodland Hills, CA 91365

Credit Acceptance  
25505 W. 12 Mile Rd.  
Southfield, MI 48034-1848

Department of Labor and Workforce Dev.  
P.O. Box 24150  
Nashville, TN 37202-4150

Dick Moore Housing  
6565 Hwy 51 N  
Millington, TN 38053

Dr. Hubbard  
c/o Family Vision Center  
260 Power Dr  
Batesville, MS 38606

East Memphis Surgery Center  
80 Humphreys Ctr Ste 101  
Memphis, TN 38120

Environmental Products International  
P.O. Box 397  
Fairview, NJ 07022

Express Check Advance  
684 Hwy. 6 East  
Batesville, MS 38606

Family Medical Clinic of N MS  
3451 Goodman Rd  
Southaven, MS 38672-9304

First Premier Bank  
P.O. Box 5147  
Sioux Falls, SD 57117-5147

First Premier Bank  
601 S. Minnosota Ave.  
Sioux Falls, SD 57104

Franklin Collection  
P.O. Box 3910  
Tupelo, MS 38803

Gastroenterology Center of the Midsouth  
PO Box 105  
Dept 2300  
Memphis, TN 38101

Gregory J. Barro  
Attorney at Law  
400 Travis St., Suite 1004  
Shreveport, LA 71101

Hernando Auto Sales  
1570 Highway 51 S  
Hernando, MS 38632

Hurdle Realty/Cred. Dept.  
P.O. Box 190  
Holly Springs, MS 38635

Imagine Gold Master Card  
Credit Card  
PO Box 105555  
Atlanta, GA 30348-5555

Iso Kinetics  
P.O. Box 21  
De Queen, AR 71832

Jimmy McElroy  
Attorney at Law  
Memphis, TN 38103

Kwik Cash  
7047 Commerce Dr, Ste C  
Olive Branch, MS 38654

Law Office of David W. Edwards, PC  
P.O. Box 458  
Paris, TN 38242-0458

MCI  
P.O. Box 4452  
Bridgeton, MO 63044

Medical Financial Services, Inc.  
5100 Poplar Ave  
Memphis, TN 38137

Memphis Ob-Gyn  
P.O. Box 100 Dept. 375  
Memphis, TN 38148

Metropolitan Anesthesia  
P O Box 1000, Dept. 208  
Memphis, TN 38148-0001

Mid-South Imaging & Therapeutics  
5705 Stage Road  
Ste 212  
Memphis, TN 38134

Midland Credit Management  
8875 Aero Drive Ste. 200  
San Diego, CA 92123

Moore & Darby  
216 South Ward Street  
Senatobia, MS 38668

MS Dept. of Revenue (p)  
Bankruptcy Section  
P O Box 22808  
Jackson, MS 39225-2808

Now Communications  
P.O. Box 4669  
Winter Park, FL 32793

Oakwood Acceptance Corp.  
P.O. Box 35607  
Greensboro, NC 27425-5607

Oxford Diagnostic Center  
504 Azalea Drive  
Oxford, MS 38655

Oxford Surgery Clinic  
499 Azalea Drive  
Oxford, MS 38655

Panola County Chancery Clerk  
151 Public Square  
Suite D  
Batesville, MS 38606

Panola County Check Delay  
347-A Hwy 6 West  
Batesville, MS 38606

Panola County Farms  
P.O. Box 190  
Holly Springs, MS 38635

Panola County Solid Waste Dept.  
P.O. Box 1548  
Batesville, MS 38606

Panola County Tax Collector  
151 Public Square  
Suite C  
Batesville, MS 38606

Parkview Clinic  
109 Park St.  
Batesville, MS 38606

Pay Day Loan Store  
105 John R. Lovelace Dr.  
Batesville, MS 38606

Preston Mills  
304 Taylor St.  
Como, MS 38619

Professional Financial Services  
P.O. Box 1373  
Oxford, MS 38655

Radiology Associates of Oxford, P.A.  
PO Box 55449  
Jackson, MS 39296

Rapid Cash of Batesville  
635 Hwy 6 East  
Batesville, MS 38606

Riverview Assessment Management  
P.O. Box 801  
Fenton, MO 63026

Sallie Mae Inc on behalf of USAF  
Attn: BK Litigation Unit E3149  
P.O. Box 9430  
Wilkes Barre, PA 18773-9430

SE Emergency Physicians  
3429 Regal Drive  
Alcoa, TN 37701-3265

Smith Rouchon & Associates  
1456 Ellis Ave.  
Jackson, MS 39204

Smith-Ruthon & Associates  
Batesville Emergency Clinic  
1456 Ellis Avenue  
Jackson, MS 39204

South Panola Hospital  
155 Keating Rd.  
Batesville, MS 38606

Southaven Auto Sales  
8399 Hwy 51 North  
Southaven, MS 38671

St. Francis Hospital  
Central Financial Control  
P.O. Box 4466  
Bridgeton, MO 63044

Sumner Financial Services  
3838 Oak Lawn Ave., Suite 450  
Dallas, TX 75219

Suntech, Inc.  
P.O. Box 55489  
Jackson, MS 39296-5489

Tate County Justice Court  
111 Court Street  
Senatobia, MS 38668

The Winn Brown Law Firm, PLLC  
P.O. Box 249  
Southaven, MS 38671

Time Warner Cable  
6555 Quince Rd., Suite 400  
Memphis, TN 38119

TN Dept of Labor & Workforce Div  
c/o TN Atty General, Bky Division  
P.O. Box 20207  
Nashville, TN 37202

Transworld Systems, Inc.  
P.O. Box 1864  
Santa Rosa, CA 95402

Tri Lakes Medical  
303 Medical Center Drive  
Batesville, MS 38606

Trinity Billing Solutions  
PO Box 1890  
Jonesboro, AR 72403

Universal Collection Services  
P.O. Box 751090  
Memphis, TN 38175



University Sports Medicine  
1190 S. 18th Street Ext.  
Oxford, MS 38655

Vanderbilt Mortgage (p)  
P.O. Box 9800  
Maryville, TN 37802

West Asset Management  
P O Box 105766  
Atlanta, GA 30348-5766